

In re:  
 Melvin Chappell, Jr.  
 Charlene D. Grace-Chappell  
 Debtors

Case No. 19-11245-mdc  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Sep 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2020.

db Melvin Chappell, Jr., 5014R Leiper Street, Philadelphia, PA 19124  
 db +Melvin Chappell, Jr., 5011 Saul Street, Philadelphia, PA 19124-2635  
 jdb +Charlene D. Grace-Chappell, 5011 Saul Street, Philadelphia, PA 19124-2635  
 jdb Charlene D. Grace-Chappell, 5014R Leiper Street, Philadelphia, PA 19124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2020 at the address(es) listed below:

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
 jschwartz@mesterschwartz.com  
 KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper  
 bkgroup@kmllawgroup.com  
 KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com  
 KRISTEN D. LITTLE on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 pabk@logs.com, klittle@logs.com  
 MEGAN N. HARPER on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov,  
 karenablaylock@phila.gov  
 PEARL PHAM on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com  
 REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 bkgroup@kmllawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper  
 bkgroup@kmllawgroup.com  
 ROGER V. ASHODIAN on behalf of Debtor Melvin Chappell, Jr. ecf@schollashodian.com  
 ROGER V. ASHODIAN on behalf of Joint Debtor Charlene D. Grace-Chappell ecf@schollashodian.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
 WILLIAM EDWARD CRAIG on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com,  
 mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) CASE NO.: 19-11245-MDC  
 )  
MELVIN CHAPPELL, JR., and )  
CHARLENE D. )  
GRACE-CHAPPELL, )  
Debtors ) CHAPTER 13

STIPULATION

COME NOW, this 14th day of September , 2020, Debtors, Melvin Chappell, Jr. and Charlene D. Grace-Chappell, by and through their attorney, Roger V. Ashodian, Esquire, and Capital One Auto Finance, a division of Capital One, N.A. ("COAF") by and through its attorney, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Motion to Enforce Agreement to Compromise Balance Due Per "Offer to Resolve Your Account" Dated February 5, 2019 and Acceptance of Offer, or in the Alternative, to Determine the Value of Security Pursuant to 11 U.S.C. §506(a) and Bankruptcy Rule 3012, And Objection to Proof of Claim No. 6 Filed by Capital One Bank (USA), N.A.:

WHEREAS the Debtors own a 2008 GMC Light Duty Denali Utility 4D XL AWD, 1GKFK66888J165566 ("vehicle"); and

WHEREAS COAF has a lien on the vehicle; and

WHEREAS the Debtors have filed a Motion to Enforce Agreement to Compromise Balance Due Per "Offer to Resolve Your Account" Dated February 5, 2019 and Acceptance of Offer, or in the Alternative, to Determine the Value of Security Pursuant to 11 U.S.C. §506(a) and Bankruptcy Rule 3012, And Objection to Proof of Claim No. 6 Filed by Capital One Bank (USA), N.A. ("Motion"); and

WHEREAS the Debtors and COAF seek to resolve the Motion; it is hereby stipulated and agreed that:

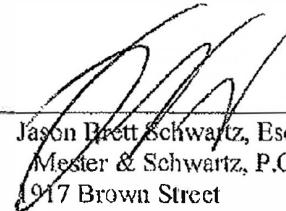
1. The Chapter 13 Trustee shall disburse \$5,852.09 in a lump sum to COAF from funds tendered by the Debtors immediately.
2. COAF's receipt of these disbursement in good funds shall satisfy COAF's claim in full with relation to the vehicle.
3. Upon satisfaction of COAF's claim, COAF shall immediately take all reasonable steps to release its lien.
4. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.
5. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court,

BY THE COURT:



Magdalene D. Coleman  
CHIEF U.S. BANKRUPTCY JUDGE

Creditor: Capital One Auto Finance, a division of  
Capital One, N.A.  
By Counsel: Mester & Schwartz, P.C.

By: 

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
917 Brown Street  
Philadelphia, PA 19107  
(267) 909-9036

DATED: 8/5/20

Seen and agreed to – We hereby consent to the form and entry of the foregoing Order.

**Debtors: Melvin Chappell, Jr. and Charlene D. Grace-Chappell**

By Counsel for Debtor: Regional Bankruptcy Center of Southeastern PA, P.C.

By: 

Roger V. Ashodian, Esquire  
101 West Chester Pike, Suite 1A  
Havertown, PA 19083  
(610) 446-6800

DATED: June 8, 2020

No objection:

By: /s/ LeeAne O. Huggins Without Prejudice to Any Trustee Rights or Remedies

LeeAne O. Huggins, Esquire, Staff Attorney  
William C. Miller, Esquire  
Chapter 13 Standing Trustee  
1234 Market Street – Suite 1813  
P.O. Box 1229  
Philadelphia, PA 19105  
(215) 627-1377

DATED: September 10, 2020